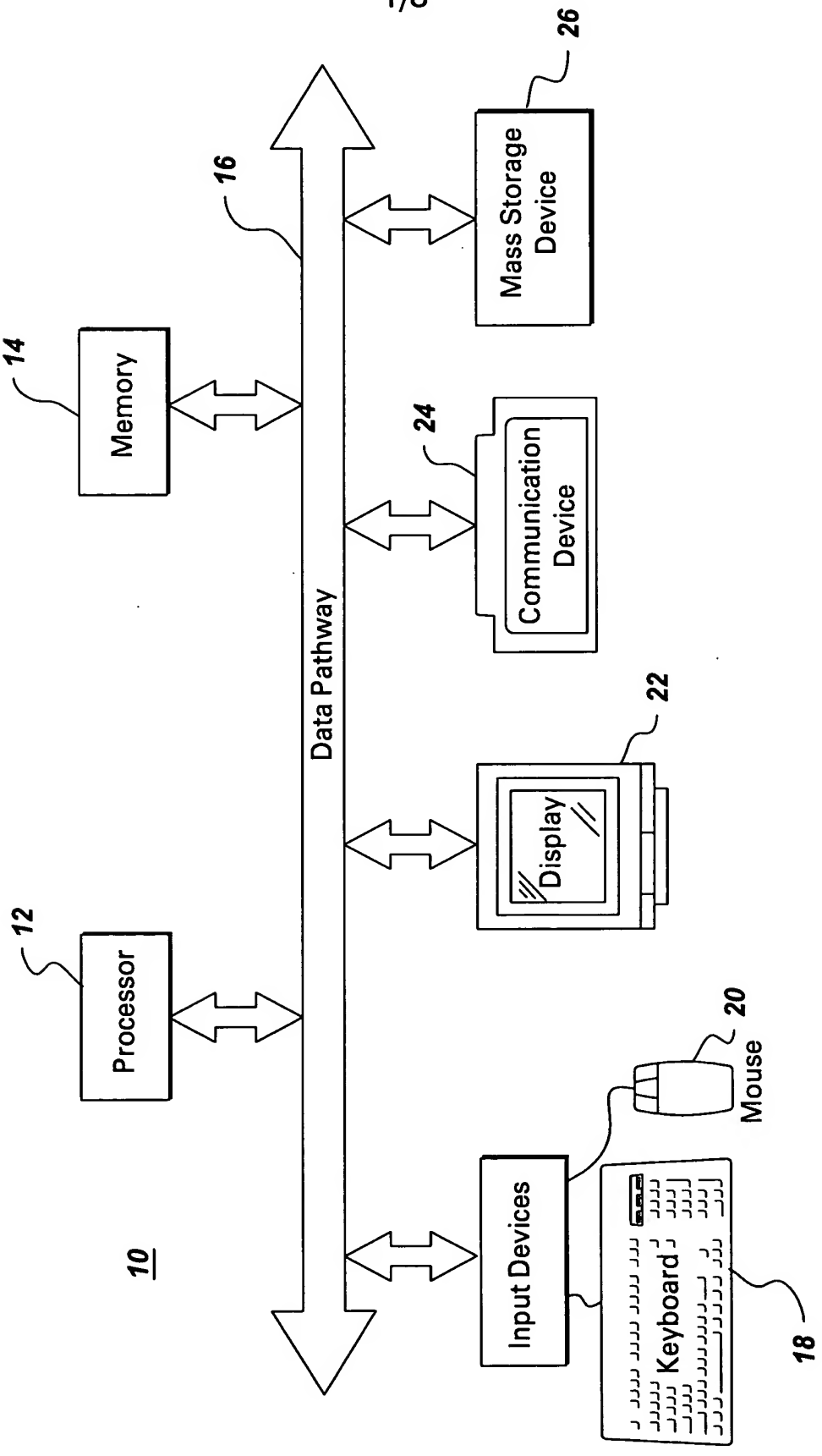

10
Processor
12
Memory
14
Data Pathway
16
Input Devices
Keyboard
18
Mouse
20
Display
22
Communication Device
24
Mass Storage Device
26

Fig. 1

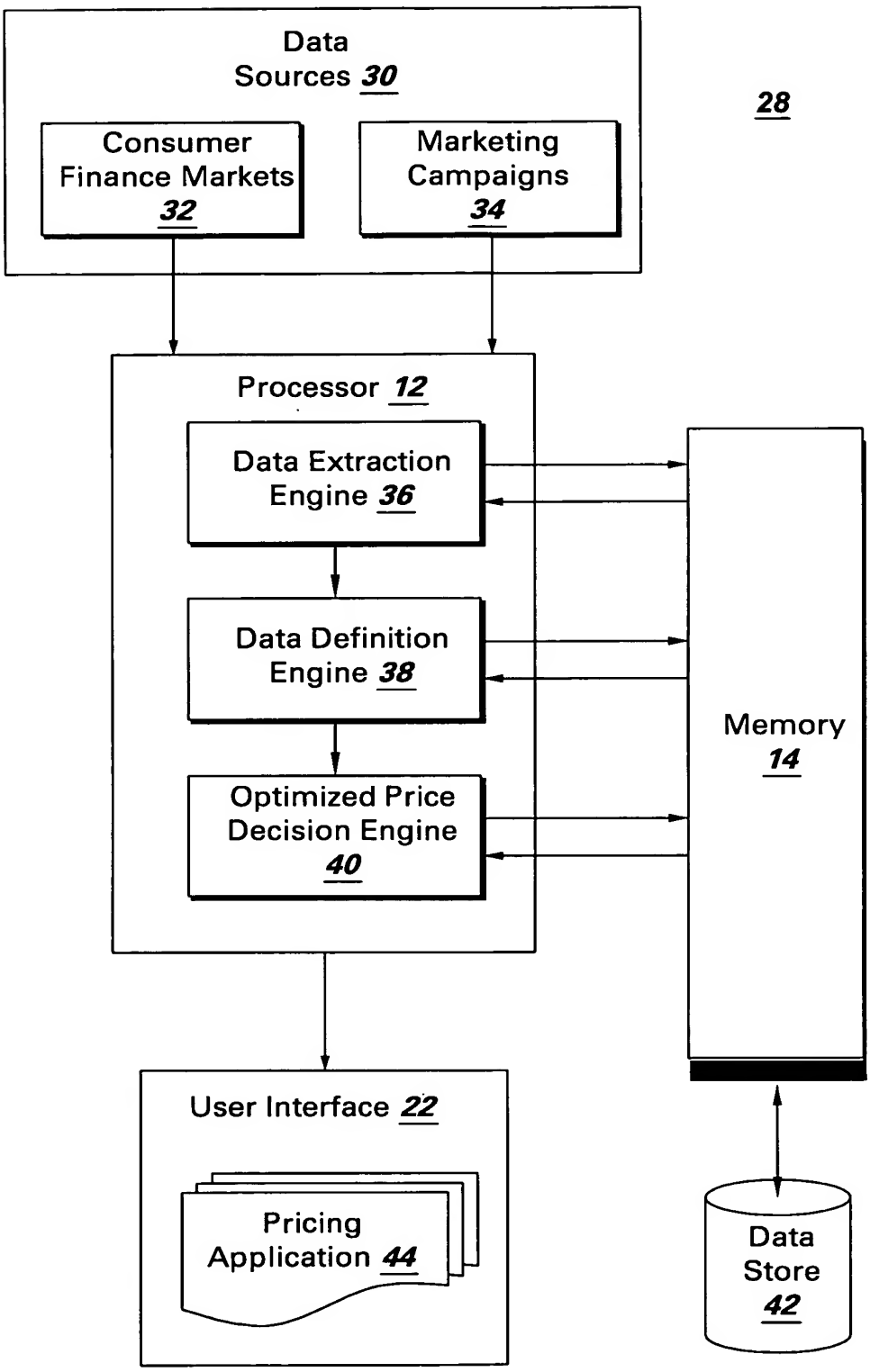
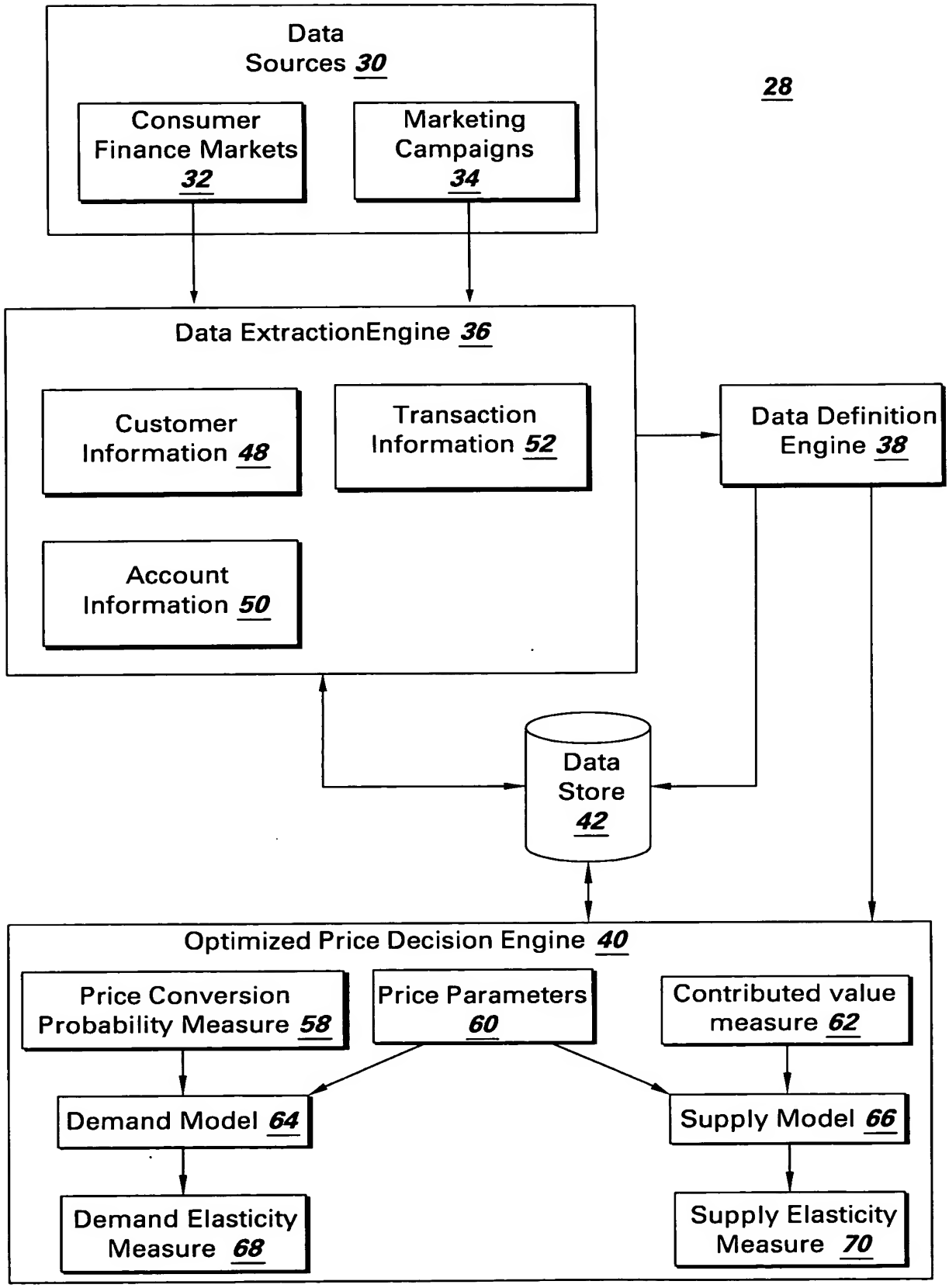

Data
Sources 30
28
Consumer
Finance Markets
32
Marketing
Campaigns
34
Processor 12
Data Extraction
Engine 36
Data Definition
Engine 38
Optimized Price
Decision Engine
40
Memory
14
User Interface 22
Pricing
Application 44
Data
Store
42

Fig. 2

Fig. 3


Data Sources 30
28
Consumer Finance Markets 32
Marketing Campaigns 34
Data ExtractionEngine 36
Customer Information 48
Transaction Information 52
Data Definition Engine 38
Account Information 50
Data Store 42
Optimized Price Decision Engine 40
Price Conversion Probability Measure 58
Price Parameters 60
Contributed value measure 62
Demand Model 64
Supply Model 66
Demand Elasticity Measure 68
Supply Elasticity Measure 70

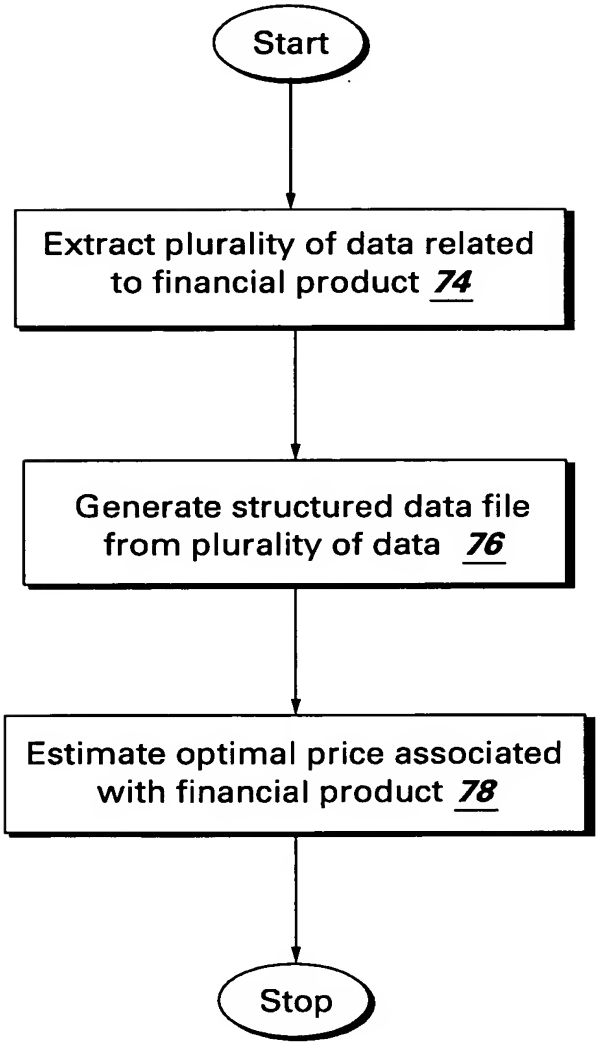

Start
Extract plurality of data related to financial product 74
Generate structured data file from plurality of data 76
Estimate optimal price associated with financial product 78
Stop

Fig. 4

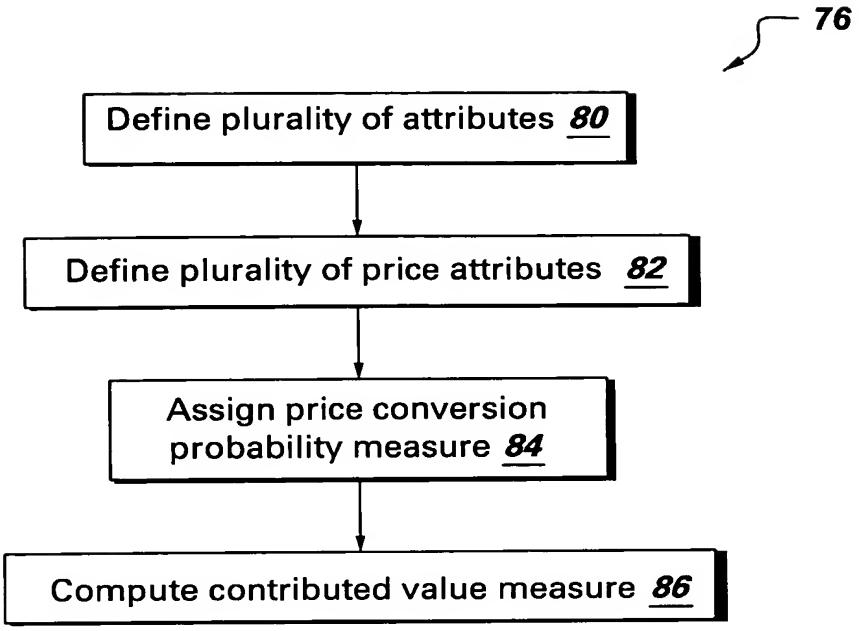

76
Define plurality of attributes 80
Define plurality of price attributes 82
Assign price conversion probability measure 84
Compute contributed value measure 86

Fig. 5

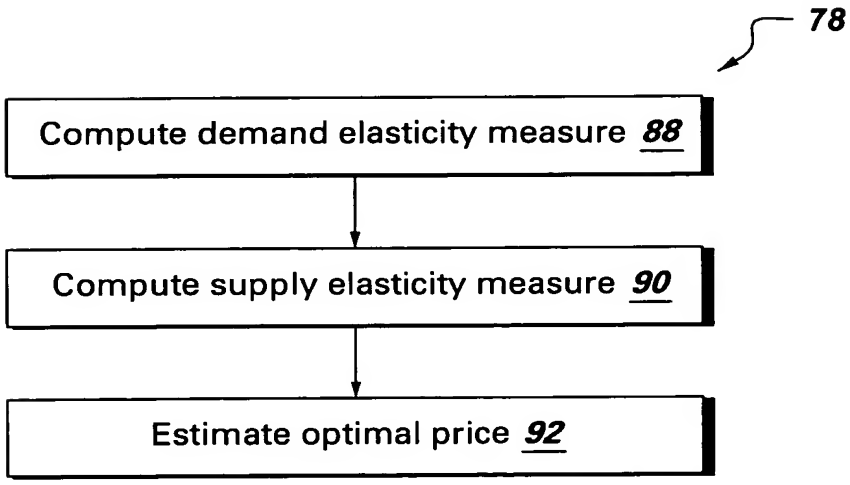

78
Compute demand elasticity measure 88
Compute supply elasticity measure 90
Estimate optimal price 92

Fig. 6

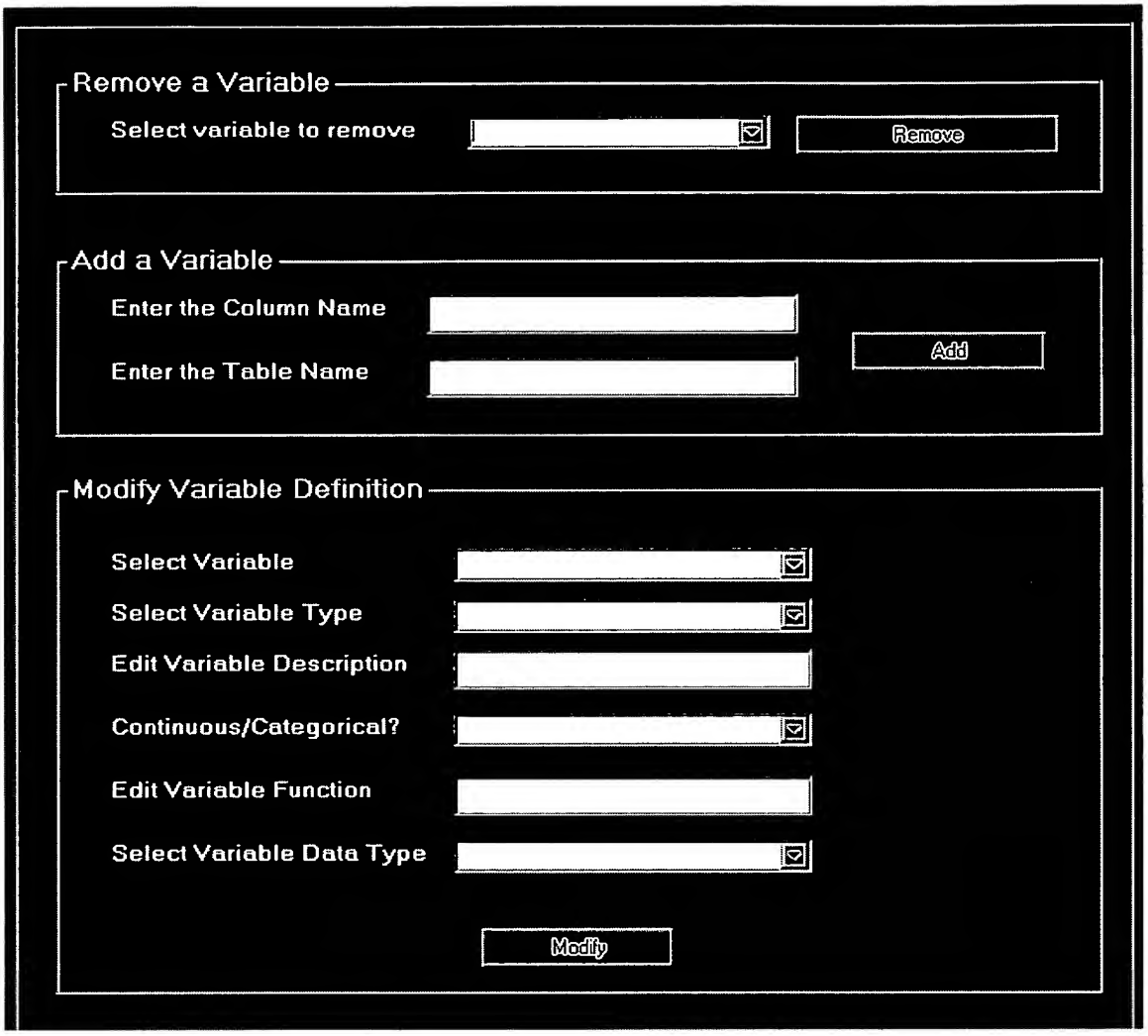

Remove a Variable
Select variable to remove
Remove
Add a Variable
Enter the Column Name
Enter the Table Name
Add
Modify Variable Definition
Select Variable
Select Variable Type
Edit Variable Description
Continuous/Categorical?
Edit Variable Function
Select Variable Data Type
Modify

Fig. 7A

Fig. 7B

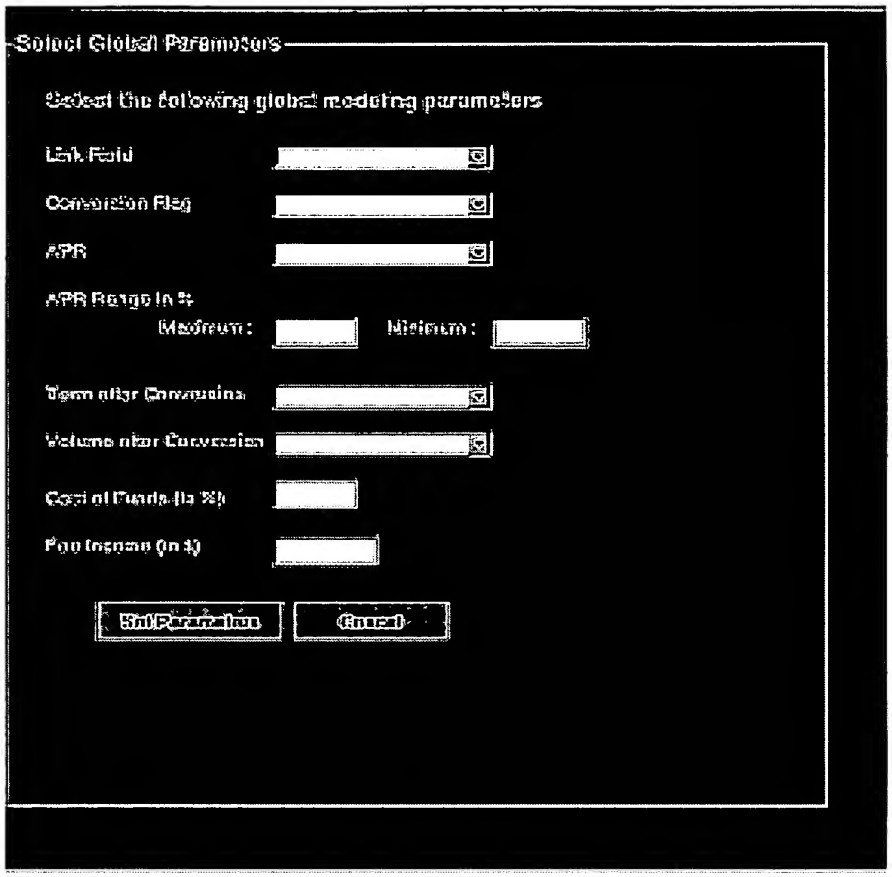
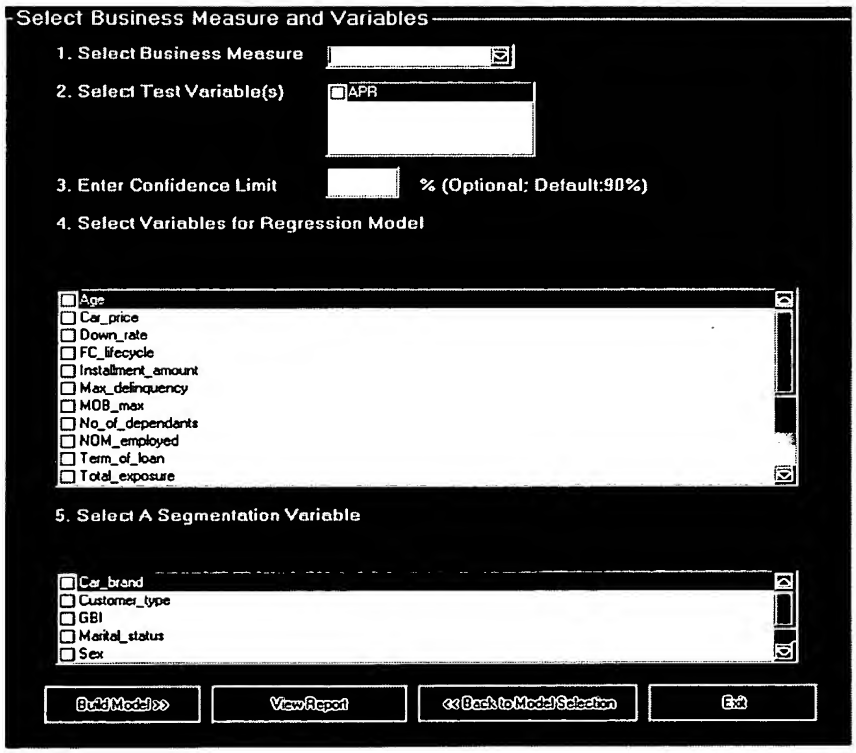

Select Global Parameters
Select the following global modeling parameters
Link Field
Conversion Flag
APR
APR Range (in %
Maximum :
Minimum :
Term after Conversion
Volume after Conversion
Cost of Funds (in %)
Profit Margin (in %)
Set Parameters
Cancel

Fig. 7C


Select Business Measure and Variables
1. Select Business Measure
2. Select Test Variable(s)
APR
3. Enter Confidence Limit
% (Optional: Default:90%)
4. Select Variables for Regression Model
Age
Car_price
Down_rate
FC_lifecycle
Installment_amount
Max_delinquency
MOB_max
No_of_dependants
NOM_employed
Term_of_loan
Total_exposure
5. Select A Segmentation Variable
Car_brand
Customer_type
GBI
Marital_status
Sex
Build Model >>
View Report
<< Back to Model Selection
Exit

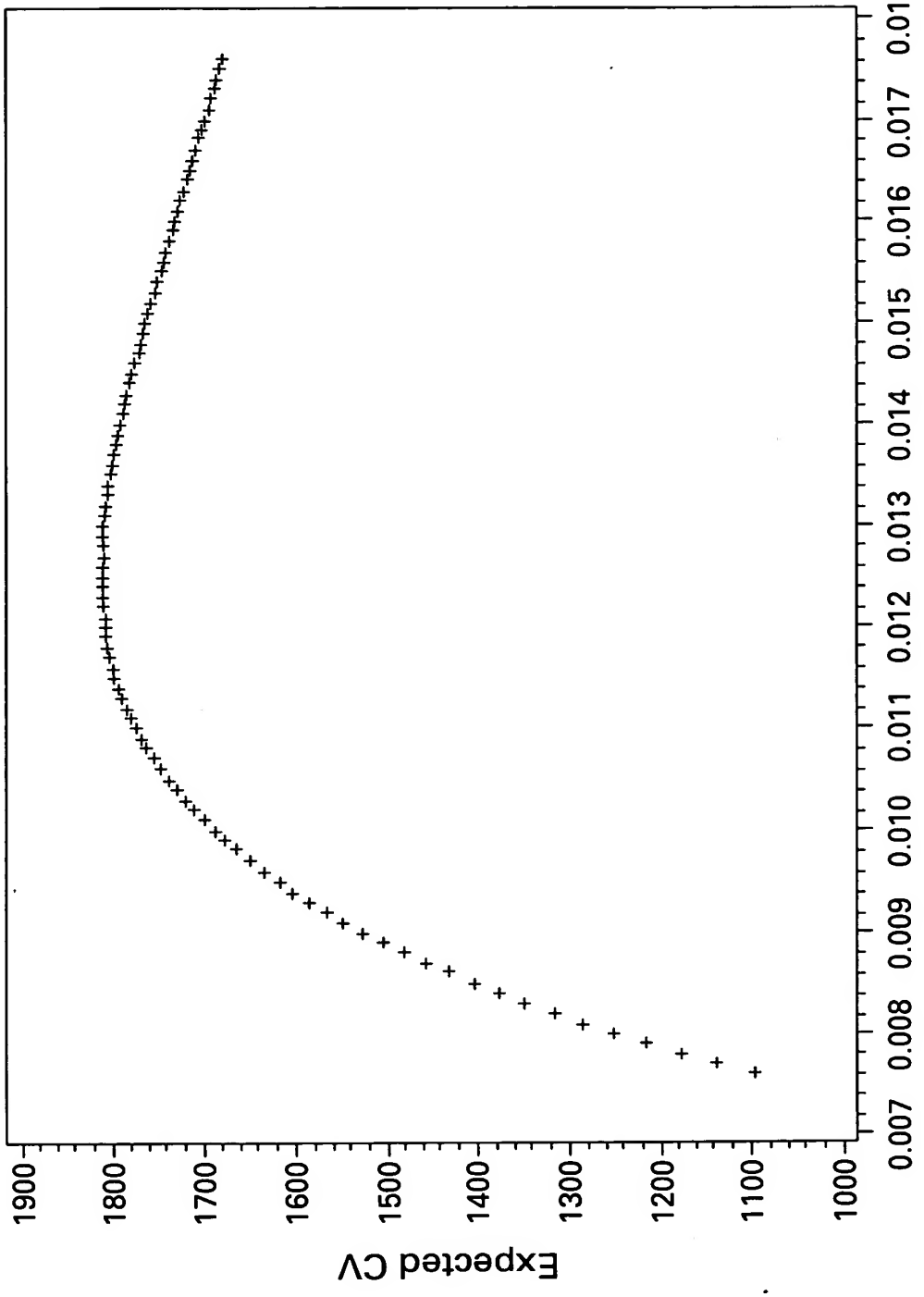

Expected CV
1900
1800
1700
1600
1500
1400
1300
1200
1100
1000
Price
0.007
0.008
0.009
0.010
0.011
0.012
0.013
0.014
0.015
0.016
0.017
0.018

Fig. 7D